Case 18-26438 Doc 1 Filed 09/19/18 Entered 09/19/18 17:00:13 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Don First name	Shundale First name
	identification (for example, your driver's license or		MehealaniJannie
	passport).	Middle name	Middle name
	Bring your picture	Buckley	Connor
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		Shundale
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.		Nerveza-Connor
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>9699</u>	xxx - xx7361
	number or federal	OR	OR
	Individual Taxpayer Identification number	OR	OK
		9 xx - xx	9xx - xx

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Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.		
(EIN) you have used in the last 8 years	Business name	Business name		
Include trade names and doing business as names	Business name	Business name		
	EIN	EIN		
	EIN	EIN		
Where you live		If Debtor 2 lives at a different address:		
	245 S 21st Ave			
	Number Street	Number Street		
	Manuford II 604F2			
	Maywood IL 60153 City State ZIP Code	City State ZIP Code		
	COOK			
	County	County		
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.		
	Number Street	Number Street		
	P.O. Box	P.O. Box		
	City State ZIP Code	City State ZIP Code		
Why you are choosing	Check one:	Check one:		
this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
	have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408		

Don

Debtor 1

Don Document Buckley

Debtor 1

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Case Number (if known)

Pai	Tell the Court About You	ır Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.				
	are choosing to file under	■ Chapter 7				
		☐ Chap	ter 11			
		☐ Chap	iter 12			
		☐ Chap	ter 13			
3.	How you will pay the fee	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the 				
		Cnap	oter / Filing Fee wai	vea (Oπicial Form 103	B) and file it with your petition.	
-	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When	Case Number	
	-				MM / DD / YYYY	
			District None	When	Case Number	
					MM / DD / YYYY	
			District	When	Case Number	
					MM / DD / YYYY	
0.	Are any bankruptcy cases pending or being	■ No				
	filed by a spouse who is not filing this case with	☐ Yes.			Relationship to you Case Number, if known	
	you, or by a business parter, or by affiliate?		District	vviien	MM / DD / YYYY	
					Relationship to you	
			District	When	Case Number, if known MM / DD / YYYY	
1.	Do you rent your residence?	■ No. □ Yes.	Go to line 12 Has your landlord obt	tained an eviction judgme	ent against you?	
			☐ No. Go to line 1 ☐ Yes. Fill out <i>Init</i> this bankruptcy	ial Statement About an E	iviction Judgment Against You (Form 101A) and file it with	

Debtor 1	Don		Document	Page 4 of 64 Case Number (if known)	
	First Name	Middle Name	Last Name		

	Report About Any Busine	esses You Ow	n as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	business	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street		
	to this petition.		City		State Zip Code
			Check the appropriate	box to describe your business:	
			☐ Health Care Busi	iness (as defined in 11 U.S.C. § 10	1(27A))
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. §	101(51B))
			☐ Stockbroker (as o	defined in 11 U.S.C. § 101(53A))	
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))
			☐ None of the abov	/e	
	For a definition of <i>small business debtor</i> , see 11 U.S.C. § 101(51D).	□ No. I	the Bankruptcy Code.	11, but I am NOT a small busines:	s debtor according to the definition in tor according to the definition in the
Pa	Report if You Own or Have	ve Any Hazard	lous Property or Any Prop	perty That Needs Immediate Attenti	on
14.	Do you own or have any property that poses or is alleged to pose a threat	No.	What is the hazard?		
	of imminent and indentifiable hazard to public health or safety? Or do you own any				
	property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	needed, why is it needed?	
	that needs urgent repairs?		Where is the property?		
			which is the property:	Number Street	
			, .		

Document Don

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Debtor 1

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-26438

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Debtor 1

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\neg	n

First Name

Document Buckley

Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or invention of the line 16c. Yes. Go to line 17.	r consumer debts? Consumer debts are primarily for a personal, family, or houseld by business debts? Business debts are destinent or through the operation of the business debts are destinent or through the operation of the business debts are destined by the operation of the business debts are destined by the operation of the business debts are not consumer debts or business debts.	debts that you incurred to obtain usiness or investment.
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		ter 7. Do you estimate that after any exences are paid that funds will be available to o	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below			
For	you	correct. If I have chosen to file under Chap of title 11, United States Code. I ununder Chapter 7. If no attorney represents me and I this document, I have obtained and	I declare under penalty of perjury that the oter 7, I am aware that I may proceed, if el nderstand the relief available under each did not pay or agree to pay someone who d read the notice required by 11 U.S.C. §	ligible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed o is not an attorney to help me fill out 342(b).
		I understand making a false stater	the chapter of title 11, United States Code ment, concealing property, or obtaining me in fines up to \$250,000, or imprisonment d 3571.	oney or property by fraud in connection
		/s/ Don Buckley Signature of Debtor 1		s/ Shundale MehealaniJannie Connor Signature of Debtor 2
		Executed on09/07/2018		Executed on09/07/2018

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Debtor 1	Don	D	Buckley	Case Number (if known)
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For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Andrew B. Nelson	Date	Date: 09/11/20	18
Signature of Attorney for Debtor	24.0	MM / DD / YYYY	
Andrew B. Nelson			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email ad	_{dress} ndil@gerad	cilaw.com
6276704	IL		
Bar number	State		

Fill in this information to identify your case:						
Debtor 1	Don		Buckley			
	First Name	Middle Name	Last Name			
Debtor 2	Shundale	MehealaniJannie	Connor			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)						
Case Number(If known)						
(

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 151,000
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 6,500
1c. Copy line 63, Total of all property on Schedule A/B	\$ 157,500
Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$142,718
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$4,800 \$46,973
Summarize Your Liabilities	
	\$3,813.35
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	

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Case Number (if known)

Last Name

Document Don Debtor 1 Middle Name

First Name

Part 4:	Answer These Questions for Administrative and Statistical Records									
6. Are you filing for bankruptcy under Chapter 7, 11 or 13?										
☐ No. Yes	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.■ Yes									
7. What kin	nd of debt do you have?									
_	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.									
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
	e Statement of Your Current Monthly Income : Copy your total current monthly income from Offic 2A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	ial -	\$ 7,790.92							
9. Copy the	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim								
From P	eart 4 of Schedule E/F, copy the following:									
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00								
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_4,800.00								
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00								
9d. Stud	ent loans. (Copy line 6f.)	\$_17,580.00								
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00								
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00								
9g. Tota	I. Add lines 9a through 9f.	\$_22,380.00								

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Fill in this in	formation to identify your	case and this filing			0 of 64	17.00.1	D DC30	iviaiii	
Debtor 1	Don		Buckley						
Debtor 2	First Name Shundale	Middle Name MehealaniJan	Last Name Connor						
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States	Bankruptcy Court for the : <u>N</u>	IORTHERN District							
Case Number			(State)					Check if t	his is an
(If known)							á	amended	filing
Official F	orm 106A/B								
Schedul	e A/B: Propert	y							12/15
ages, write yo	ur name and case number	(if known). Answe	e is needed, attach a separa er every question. her Real Esate You Own or Ha			of any addi	itional		
01. Do you ow No. Yes.	on or have any legal or equence of the control of t	uitable interest in a	iny residence, building, land What is the property? Chee			D			
245 S 21s	st Ave		Single-family home		,	the amour	duct secured clain nt of any secured of Who Have Claims	claims on So	chedule D:
Street addre	ess, if available, or other descri	ption	Duplex or multi-unit building	ing				·	
			Condominium or cooperat			Current va	alue of the perty?		value of the you own?
Maywood	II	L 60153	Manufactured or mobile h	iome			151,000.00		151,000.00
City	Sta		Investment property			\$	131,000.00	\$	131,000.00
·			Timeshare			Doscribo	the nature of y	our owner	shin
County			Other				such as fee sim		•
			Who has an interest in the	property?	Check one.	the entire	ties, or a life es	tat), if kno	wn.
			Debtor 1 only						
			Debtor 2 only			_			
			Debtor 1 and Debtor 2 on	nly			k if this is a co	nmunity p	roperty
			At least one of the debtors	s and anothe	r	(see II	nstructions)		
			Other information you wisl	h to add ab	out this item, such a	s local			
			property identification nun	mber:			_		

Official Form 106A/B Record # 786690 Schedule A/B: Property Page 1 of 7

\$151,000.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here -->

Case 18-26438 Don

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Buckley
Document
Last Name

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Part 2:	Describe Your Veh	hicles					
-	_	·	y vehicles, whether they are registered or not? Include are report it on Schedule G: Executory Contracts and Unexpi	-			
3. Cars, van	s, trucks, tractors	s, sport utility vehicles, moto	prcycles				
No.							
	. Describe	Chevrolet	W				
	Make:		Who has an interest in the property? Check one.	Do not deduct sec the amount of any		•	
I	Model:	Malibu	Debtor 1 only	Creditors Who Ha			
,	Year:	1980	Debtor 2 and Pobles 2 and	Current value of	f the	Current value	of the
,	Approximate Milea	age: 100,000	Debtor 1 and Debtor 2 only At least one of the debtors and another	entire property?	1	portion you o	wn?
(Other information:			\$	500.00	\$	500.00
		lalibu with over 100,000	Check if this is community property (see	-		-	
	miles.	ialibu with over 100,000	instructions)				
ı	Make:	Ford	Who has an interest in the property? Check one.	Do not deduct sec	cured claim	s or exemptions. I	Put
1	Model:	Escape	Debtor 1 only	the amount of any Creditors Who Ha			
,	Year:	2005	Debtor 2 only	Current value of		Current value	
		185,000	Debtor 1 and Debtor 2 only	entire property?		portion you o	
,	Approximate Milea	age: <u>100,000</u>	At least one of the debtors and another		700.00		700.00
	Other information:		Check if this is community property (see	\$	700.00	\$	700.00
	2005 Ford Escape miles.	e with over 185,000	instructions)				
I	Make:	Chevrolet	Who has an interest in the property? Check one.	Do not deduct sec	cured claim	s or exemptions. I	Put
I	Model:	Impala	Debtor 1 only	the amount of any Creditors Who Ha			
,	Year:	2006	Debtor 2 only	Current value of		Current value	•
	Approximate Miles	179,000	Debtor 1 and Debtor 2 only	entire property?		portion you o	
	Approximate Milea		At least one of the debtors and another	. 1	,000.00		1.000.00
	Other information:		Check if this is community property (see	\$		\$	1,000.00
	2006 Chevrolet In miles.	npala with over 179,000	instructions)				
		•	reational vehicles, other vehicles, and accessories essels, snowmobiles, motorcycle accessories				
Yes.	Describe						
. Add the do	ollar value of the p	oortion you own for all of yo	ur entries fro Part 2, including any entries for pages				£ 2 200 00
you have a	ttached for Part 2	2. Write that number here		·>			\$ 2,200.00
Part 3:	Describe Your Per	rsonal and Household Items					
Oo you own c	or have any legal (or equitable interest in any o	of the following items?		por Do	rrent value of t rtion you own? not deduct secure exemptions	
		nishings iurniture, linens, china, kitchenwar	е				
Yes.	. Describe	Furniture, linens, small appliance	es, table & chairs, bedroom set	\$2,00	00	\$	2,000.00
					_		

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First Name 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... TV, computer, printer, music collection, cell phones \$800 800.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories 'es Describe..... Necessary wearing apparel \$500 500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Jewelry, costume iewelry \$800 800.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... Family pets: turtles \$0 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Describe..... 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$4,100.00 for Part 3. Write that number here **Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Describe..... 0.00

Case 18-26438 Doc 1 ⁄lain Don

Debtor 1

First Name Middle Name

ed 09/19/18	Entered 09/19/18 17:00:13 Page 13 of 64 humber (if known)	Desc M
Last Name	Page 13 01 64	

17.		Checking, savings,		ertificates of deposit; shares in credit unions, brokerage houses, with the same institution, list each.	
	No. Yes.	Describe	Account Type: Checking Account Checking Account	Institution name: Chase Chicago Patrolmens FCU	\$100.00 \$100.00 \$200.00
18.			ublicly traded stocks ment accounts with brokerage	firms, money market accounts	
19	Yes.		Institution or issuer name:	ated and unincorporated businesses, including an interest in	\$0.00
10.	No. Yes.		Name of Entity and Percer	· · · · · · · · · · · · · · · · · · ·	
20.	Negotiable	instruments include	e personal checks, cashiers' ch	able and non-negotiable instruments hecks, promissory notes, and money orders. someone by signing or delivering them.	\$ <u>0.0</u> 0
24	Yes.	Describe	Issuer name:		\$ <u>0.0</u> 0
21.				hrift savings accounts, or other pension or profit-sharing plans	
22.	Security de	eposits and preports of all unused depo	payments sits you have made so that you	ou may continue service or use from a company utilities (electric, gas, water), telecommunications	\$ <u>0.0</u> 0
23.	Yes.		Institution name or individu	ual: ney to you, either for life or for a number of years)	\$0.00
	No. Yes.	Describe	Issuer name and description		\$ <u> </u>
		§ 530(b)(1), 529A((b), and 529(b)(1).	cription. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equ			ner than anything listed in line 1), and rights or powers	\$0.00
	No. Yes.	Describe			\$ 0.00
26.	,	Internet domain na	,	other intellectual property royalties and licensing agreements	
27.	-	-	other general intangibles		\$ 0.00
	No. Yes.	Building permits, e. Describe	xclusive licenses, cooperative a	association holdings, liquor licenses, professional licenses	
	_				\$ <u>0.0</u> 0

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First Name

Middle Name

Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Describe..... Yes. 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$200.00 for Part 4. Write that number here--> Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Describe..... 0.00

Debtor 1 Don Case 18-26438 Doc 1 Filed 09/19/18 Entered 09/19/18 17:00:13 Desc Main Doc 1 First Name Page 15 of 64 umber (if known)

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00

Case 18-26438 Doc 1 Don

Debtor 1

First Name Middle Name

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Describe All Property You Own or Have an Interest in That You Did Not List Above							
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.							
Yes. Describe		\$0.00					
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00					
Part 8: List the Totals of Each Part of this Form							
55. Part 1: Total real estate, line 2		\$ 151,000.00					
56. Part 2: Total vehicles, line 5	\$ 2,200.00						
57. Part 3: Total personal and household items, line 15	\$ 4,100.00						
58. Part 4: Total financial assets, line 36	\$ 200.00						
59. Part 5: Total business-related property, line 45	\$ 0.00						
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00						
61. Part 7: Total other property not listed, line 54	\$ 0.00						
62. Total personal property. Add lines 56 through 61	\$ 6,500.00	\$ 6,500.00					
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$157,500.00					

Schedule A/B: Property Page 7 of 7 Official Form 106A/B Record # 786690

Fill in this in	formation to identif	fy your case:	
Debtor 1	Don		Buckley
	First Name	Middle Name	Last Name
Debtor 2	Shundale	MehealaniJannie	Connor
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	he : <u>NORTHERN</u> District of <u>ILLIN</u>	NOIS (State)
Case Number	r		(Glato)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt			
Which set of exc	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	245 S 21st Ave Maywood IL 60153 - Primary Residence	\$ <u>151,000</u>	\$ _ 15,000	735 ILCS 5/12-901
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	1980 Chevrolet Malibu with over 100,000 miles.	\$_ 500	\$_500	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2006 Chevrolet Impala with over 179,000 miles.	\$1,000	\$ 1,000	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2005 Ford Escape with over 185,000 miles.	\$ <u>700</u>	\$ _ 2,400	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 786690	Schedule C: 1	he Property You Claim as Exempt	Page 1 of 2

Document Page 18 of 64 Page 18 Debtor 1 Don Last Name First Name Middle Name

Part 2: Additional Page								
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_2,000	\$_2,000	735 ILCS 5/12-1001(b)				
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit					
Brief description:	TV, computer, printer, music collection, cell phones	\$_800	\$_800	735 ILCS 5/12-1001(b)				
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit					
Brief description:	Necessary wearing apparel	\$_ 500	\$_500	735 ILCS 5/12-1001(a),(e)				
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit					
Brief description:	Jewelry, costume jewelry	\$_ 800	\$_800	735 ILCS 5/12-1001(b)				
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit					
Brief description:	Checking Account, Chase, 100.00	\$100	\$_100	735 ILCS 5/12-1001(b)				
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit					
Brief description:	Checking Account, Chicago Patrolmens FCU, 100.00	\$100	\$100	735 ILCS 5/12-1001(b)				
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit					
3. Are you claimin	g a homestead exemption of more	than \$160,375?						
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment .) ■ No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? □ No □ Yes.								
Official Form 106C	Record # 786690	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2				

Fill in this in	Caco 19	D 26/120 Dog	1 Eile	d 00/10/10	Entered 09/ 9 of 6		Desc Main	
	Trormation to rao	mily your ouco.			9 01 0	4		
Debtor 1	Don			Buckley				
D. H O	First Name Shundale	Middle Name Meheala	ıniJannie	Last Name Connor				
Debtor 2 (Spouse, if filing)	First Name	Middle Name		Last Name				
11.75.100.1	. B I I O 11	NODTHERN	District Hall	1010				
United States	s Bankruptcy Court to	or the : <u>NORTHERN</u>	District of <u>ILLIN</u>	(State)				- !
Case Numbe (If known)	·r						Check if this amended fi	
	'orm 106D						amended ii	iiiig
	orm 106D			_				40/4
		ors Who Have				ible for examplifue equact		12/1
nformation. If	more space is ne	eded, copy the Addition	onal Page, fill			sible for supplying correct o this form. On the top of a	ny	
		ne and case number (i	•					
_		ns secured by your pro						
		submit this form to the	court with you	r other schedules. Yo	ou have nothing else t	to report on this form.		
Yes. Fi	ill in all of the infor	mation below.						
Part 1:	List All Secured C	laims						
						Column A	Column A	Column C
		creditor has more than				Amount of claim	Value of collateral	Unsecured
		n one creditor has a pa e claims in alphabetica				Do not deduct the value of collateral	that supports this claim	portion If any
_	'	·					• 151 000 00	,
	NK HOME Mortga	ige		e property that secure		\$ <u>3,597.00</u>	\$ <u>151,000.00</u>	\$ <u>0.00</u>
Creditor's 4801 F	Name rederica St		245 S 21st Residence	Ave Maywood IL 601	153 - Primary			
Number	Street		rtoolaciioo					
			As of the d	ate you file, the claim	is: Check all that apply.			
Owens	horo	KY 42301	Continge	ent				
City	D010	State Zip Code	Unliquida					
14/h a aa	- 4h d-h-2 Ohl-		Disputed					
Debtor	s the debt? Check of a contract of the contrac	one.	_	ien. Check all that apply ement you made (such a	•			
Debtor	•		car loan)		o mongago or occarca			
Debtor	1 and Debtor 2 only		Statutory	lien (such as tax lien, m	nechanic's lien)			
At leas	t one of the debtors	and another	= 1	nt lien from a lawsuit				
Check	if this claim relate	es to a	Other (in	cluding a right to offset)		_		
	unity debt	2015-2018	1 4 4 - 11 - 14		3050			
	t was incurred	2013-2010		s of account number		\$ 139,121.00	\$ 151,000.00	\$ 0.00
	NK HOME Mortga	ige		e property that secure		\$_109,121.00	\$_131,000.00	\$_0.00
Creditor's 4801 F	Name rederica St		245 S 21st Residence	Ave Maywood IL 601	153 - Primary			
Number	Street		100.0000					
			As of the d	ate you file, the claim	is: Check all that apply.			
Owens	horo	KY 42301	Continge					
City	50.0	State Zip Code	Unliquida					
Who owo	s the debt? Check of	ano.	Disputed					
Debtor		one.	_	ien. Check all that apply ement you made (such a				
Debtor	-		car loan)					
Debtor	1 and Debtor 2 only		Statutory	lien (such as tax lien, m	nechanic's lien)			
At leas	t one of the debtors	and another	= 1	nt lien from a lawsuit				
Check	if this claim relate	es to a	UOther (in	cluding a right to offset)		_		
	unity debt	2015-2018	l ook # aller!	e of account records	1179			
	t was incurred	ur entries in Column A		s of account number		\$ 142,718.00		
Aud trie (uonan vanue on yo	ar entries in Column A	von uns page	. write that number	nere.	ψ <u>174,110.00</u>		

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Document Don Debtor 1

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>142,718.00</u>

	Caso 19 26/2	9 Doc 1 Eilo	d 00/10/19	Entered 09/19	/18 17:00:13	Desc Main	
Fill in this in	formation to identify your	case:		1 of 64	710 17.00.10	Desc Main	
Debtor 1	Don		Buckley				
	First Name	Middle Name	Last Name				
Debtor 2	Shundale	MehealaniJannie	Connor				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the :N	ORTHERN District of ILLIN	OIS				
Case Number			(State)			Check if	this is an
(If known)						amende	d filing
Official Fo	orm 106E/F						
	E/F: Creditors W						12/15
List the other parallel. Property (Coreditors with pleeded, copy thought op of any additional parallel. 1. Do any creations.	and accurate as possible. arty to any executory control Official Form 106A/B) and of cartially secured claims that he Part you need, fill it out, tional pages, write your natural tast All of Your PRIORITY Unditors have priority unsecutors.	racts or unexpired leases on Schedule G: Executory t are listed in Schedule D: number the entries in the me and case number (if kr secured Claims	that could result in a Contracts and Une Creditors Who Hav boxes on the left. A	a claim. Also list executo xpired Leases (Official F re Claims Secured by Pr	ory contracts on <i>Sched</i> Form 106G). Do not incl <i>operty</i> . If more space is	<i>ul</i> e ude any s	
=	to Part 2.						
Yes.	our priority unsecured clai		h	and the same	Pt	dela Ess	
nonpriority a unsecured of (For an exp	listed, identify what type of amounts. As much as possi claims, fill out the Continuat planation of each type of claims.	ble, list the claims in alphal ion Page of Part 1. If more m, see the instructions for	petical order accordir than one creditor hol his form in the instru	ng to the creditor's name. ds a particular claim, list ction booklet.)	If you have more than to the other creditors in Pa Total claim	Priority amount	Nonpriority amount
2.1 Creditor's I	ority Debt	Last 4 digits	of account number		\$ <u>4,800.00</u>	<u>\$4,800.00</u>	\$ <u>0.00</u>
PO Box		When was t	ne debt incurred?	2017			
Number	Street						
		As of the da	te you file, the claim i	is: Check all that apply.			
Philadel	lphia PA 1	Continger	nt				
City	State Z	ip Code Unliquida	ed				
	the debt? Check one.	Disputed					
Debtor '	•						
Debtor 2	,		ORITY unsecured clai	im:			
=	1 and Debtor 2 only one of the debtors and another		support obligations d certain other debts you	u owe the government			
=	if this claim relates to a	Taxos un	a contain outer debte ye	a owe the government			
_	unity debt	Claims fo	death or personal injur	y while you were			
	n subject to offest?	intoxicate	d				
No No		Other. Sp	ecify				
∐Yes .							
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims					
3. Do any cred	ditors have nonpriority uns	secured claims against yo	u?				
No. Yo	u have nothing to report in t	his part. Submit this form t	the court with your	other schedules.			
Yes.							
_	our nonpriority unsecured	claims in the alphabetical	order of the creditor	r who holds each claim	. If a creditor has more the	nan one	
nonpriority included in	unsecured claim, list the cre Part 1. If more than one cre ut the Continuation Page of	editor separately for each cl ditor holds a particular clair	aim. For each claim l	isted, identify what type	of claim it is. Do not list o	laims already	
							Total claim

Debtor 1 Don	<u> </u>	2 of 64 Case Number (if known)	
First Name Middle Name	e Last Name	, , ,	* 736.00
4.1 Ability Recovery Servi	Last 4 digits of account number 05N1_		\$ <u>730.00</u>
Creditor's Name Po Box 4031	When was the debt incurred? 2017-2	2018	
Number Street			
Nulliber Street			
	As of the date you file, the claim is: Check all	that apply.	
Wyoming PA 1864	Contingent		
City State Zip Co	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separation agreement	ent or divorce	
Check if this claim relates to a	that you did not report as priority claims		
community debt	Debts to pension or profit-sharing plans, and of	other similar debts	
Is the claim subject to offest?			
No	Other. Specify Medical Debt		
Yes			
4.2 BK OF AMER	Last 4 digits of account number <u>NULL</u>		<u>\$ 1,735.00</u>
Creditor's Name	When was the debt incurred 2016-2	2017	
Po Box 982238	When was the debt incurred?		
Number Street			
	As of the date you file, the claim is: Check all	that apply.	
FI Date TV 7000	Contingent		
El Paso TX 7999	Unliquidated		
City State Zip Co Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separation agreement	ent or divorce	
Check if this claim relates to a	that you did not report as priority claims		
community debt	Debts to pension or profit-sharing plans, and of	other similar debts	
Is the claim subject to offest?	<u> </u>		
No	Other. Specify Credit Card or Credit Use	е	
Yes	_ , ,		
4.3 Capital ONE N.A.	Last 4 digits of account number 2869_		\$ 425.00
Creditor's Name	When was the debt incurred 2 2017-2	2017	
1717 Central St	When was the debt incurred?	2017	
Number Street			
	As of the date you file, the claim is: Check all	that apply.	
	Contingent		
Evanston IL 6020	Unliquidated		
City State Zip Co Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separation agreement	ent or divorce	
Check if this claim relates to a	that you did not report as priority claims		
community debt	Debts to pension or profit-sharing plans, and of	other similar debts	
Is the claim subject to offest?	_ , , , , , , , , , , , , , , , , , , ,		
No	Other. Specify Collecting for Creditor		
Yes	— , , <u> </u>		

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Debtor 1	Don			<u> </u>	Page 23 of 64 Case Number (if known)	
	First Name	Middle Name		Last Name		

Pa	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
After	listing any entries on this page, number them l	beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim			
4.4	Capitalone	Last 4 digits of account number	2165	\$ <u>2,181.00</u>			
	Creditor's Name		2015-2017				
	15000 Capital One Dr	When was the debt incurred?	2010-2011				
	Number Street						
		As of the date you file, the claim is	: Check all that apply.				
	Richmond VA 23238	Contingent					
	City State Zip Code	Unliquidated					
	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla	aims				
	community debt	Debts to pension or profit-sharing p	olans, and other similar debts				
	Is the claim subject to offest?		Over 124 Library				
	Yes	Other. Specify Credit Card or	Credit Use				
4.5	Chicago Patrolmens FCU	Last 4 digits of account number	NULL	\$ 948.00			
4.5	Creditor's Name	Last 4 digits of account number		Ψ σ .σ.σσ			
	1407 W Washington Blvd	When was the debt incurred?	2015-2018				
	Number Street						
		As of the date you file, the claim is:	· Check all that apply				
		Contingent	. Greek all that apply.				
	Chicago IL 60607	Unliquidated					
	City State Zip Code	Disputed					
	Who owes the debt? Check one.	Порисс					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured	ciaim:				
	Debtor 1 and Debtor 2 only	Student loans. Obligations arising out of a separat	ion agreement or diverse				
	At least one of the debtors and another	that you did not report as priority cla					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p					
	Is the claim subject to offest?		nano, and other ominar debte				
	No	Other. Specify Credit Card or	Credit Use				
	Yes						
4.6	Chicago Patrolmens FCU	Last 4 digits of account number	NULL	\$ <u>289.00</u>			
	Creditor's Name		2014-2018				
	1407 W Washington Blvd	When was the debt incurred?	2014-2010				
	Number Street						
		As of the date you file, the claim is:	: Check all that apply.				
	Chicago IL 60607	Contingent					
	City State Zip Code	Unliquidated					
	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla	aims				
	community debt	Debts to pension or profit-sharing p	olans, and other similar debts				
	Is the claim subject to offest?	<u></u>					
	■ No	Other. Specify					
	Yes						

		Case 18-26438	Doc 1		Entered 09/19/18 17:00:13	Desc Main
Debtor 1	Don			<u> </u>	Page 24 of 64	
	First Name	Middle Name		Last Name		

Part 2+ Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.7	City of Chicago	Last 4 digits of account number 6774	\$ <u>3,500.00</u>
L	Creditor's Name		
	121 N. LaSalle St	When was the debt incurred? 2013	
	Number Street		
	Room 107	As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60602	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
li	Debtor 1 and Debtor 2 only	Student loans.	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Debte to periorial or profit critating plants, and other critical debte	
	No	Other. Specify Fines	
Ī	Yes	Other. Specify	
4.0	Comenity BANK	Last 4 digits of account number 3094	\$ 338.00
4.8	Creditor's Name	Last 4 digits of account number	¥
	2365 Northside Dr Ste 30	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	San Diego CA 92108	Contingent	
		Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
1 1	Debtor 1 only	-	
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=	Student loans.	
	Debtor 1 and Debtor 2 only		
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	•		
1 8	No □.,	Other. Specify Unknown Credit Extension	
<u> </u>	Yes	4005	. 0 000 00
4.9	Comenity BANK	Last 4 digits of account number 1835	\$ <u>3,622.00</u>
	Creditor's Name	When was the debt incurred? 2017-2018	
	2365 Northside Dr Ste 30	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego CA 92108	Unliquidated	
Ι.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
1 '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes	• · · · · · · · · · · · · · · · · · · ·	

Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1	Don	Casc 10-20430	DUCT		Page 25 of 64 Case Number (if known)	Desc Main
	First Name	Middle Name		Last Name		

Par	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
After I	isting any entries on this page, number them I	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim			
4.10	COMENITY BANK/Roompice	Last 4 digits of account number _	NULL	\$ <u>0.00</u>			
	Creditor's Name		2015-2017				
	Po Box 182789	When was the debt incurred?	2013-2017				
	Number Street						
		As of the date you file, the claim is	: Check all that apply.				
	Onlawskii	Contingent					
	Columbus OH 43218	Unliquidated					
'	City State Zip Code Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separat	-				
	Check if this claim relates to a	that you did not report as priority cl					
١,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	dians, and other similar debts				
l i	No	Other. Specify Credit Card or	Credit Use				
i	Yes	Other. Specify	Crodit Coo				
4.11	Janneice Williams	Last 4 digits of account number _	2112	\$_4,000.00			
	Creditor's Name	_					
	149 N. Parkside	When was the debt incurred?	2017				
	Number Street						
		As of the date you file, the claim is	: Check all that apply.				
		Contingent					
	Chicago IL 60644	Unliquidated					
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed					
l i	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured	olaim:				
	Debtor 1 and Debtor 2 only	Student loans.	Ciaiiii.				
	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cl	-				
'	community debt	Debts to pension or profit-sharing					
!	s the claim subject to offest?						
	No	Other. Specify					
	Yes						
4.12	Midland Funding, LLC	Last 4 digits of account number _		\$ <u>1,525.91</u>			
	Creditor's Name	When was the debt incurred?					
	8875 Aero Drive, # 200	when was the debt incurred?					
	Number Street						
		As of the date you file, the claim is	: Check all that apply.				
	San Diego CA 92123	Contingent					
	City State Zip Code	Unliquidated					
1	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:				
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cl	aims				
	community debt	Debts to pension or profit-sharing p	plans, and other similar debts				
	Is the claim subject to offest?		0 1111				
	No Voc	Other. Specify Credit Card or	Credit Use				
1	Yes						

	First Name	Middle Name	;	Last Name	· /	
Debtor 1	Don			<u> </u>	Page 26 of 64 Case Number (if known)	
		Case 18-26438	DOC T	Filea 03/13/18	Entered 09/19/18 17:00:13	Desc Main

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.13	Near West Side Com.	Last 4 digits of account number 1598	\$ _1,700.00
	Creditor's Name		
	180 N. LaSalle St., Ste. 2025	When was the debt incurred? 2009	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60601	Unliquidated	
	City State Zip Code	Disputed	
· '	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Housing/Rental/Lease	
	Yes		
4.14	Near Westside Comm.	Last 4 digits of account number 1226	\$ <u>2,000.00</u>
	Creditor's Name	When was the debt incurred? 2009	
	180 N. LaSalle St., Ste. 2025	When was the debt incurred? 2009	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60601	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No □	Other. Specify Housing/Rental/Lease	
	Yes	4544	. 700.00
4.15	Phoenix Financial SERV	Last 4 digits of account number4541	\$ <u>736.00</u>
	Creditor's Name	When was the debt incurred? 2017-2018	
	8902 Otis Ave Ste 103A	When was the debt incurred? 2017-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Indiana alla	Contingent	
	Indianapolis IN 46216	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Out a court Medical Debt	
	Yes	Other. Specify Medical Debt	
	L 103		

Debtor 1	Don	Case 10-20430	DUCI		Page 27 of 64 Case Number (if known)	Desc Main
	First Name	Middle Name	•	Last Name		

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After I	isting any entries on this page, number them I	beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.16	Sammy Ivory	Last 4 digits of account number	3186	\$ <u>0.00</u>
	Creditor's Name		2044	
	77 W. Washington, 1113	When was the debt incurred?	2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Chicago IL 60602	Unliquidated		
	City State Zip Code	Disputed		
· '	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	ls the claim subject to offest?			
	No	Other. Specify		
	Yes	_		
4.17	State Collection Servi	Last 4 digits of account number	1124	\$ _54.00
	Creditor's Name			
	2509 S Stoughton Rd	When was the debt incurred?	2016-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
			. Опеск ан шаг арріу.	
	Madison WI 53716	Contingent		
	City State Zip Code	Unliquidated		
١ '	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			
4.18	Syncb HOME	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name	_		
	Po Box 965036	When was the debt incurred?	2015-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	. Officer all that apply.	
	Orlando FL 32896	_		
	City State Zip Code	Unliquidated		
١ '	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or	Credit Use	
	Yes	Carlott Opcomy		

		Case 10-20430	DOC I	LIIEU OSITSITO	FILE 60 03/13/10 17:00:13	Desc Main
Debtor 1	Don			<u> Pocu</u> ment	Page 28 of 64 Case Number (if known)	

Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.19	Syncb/SAMS CLUB	Last 4 digits of account number	NULL	\$ 1,109.00
	Creditor's Name		2045 2047	
	Po Box 965005	When was the debt incurred?	2015-2017	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	Orlando FL 32896	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
ľ	Debtor 1 only			
7	Debtor 2 only	Type of NONPRIORITY unsecured (claim:	
	Debtor 1 and Debtor 2 only	Student loans.	ciaiii.	
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
		that you did not report as priority cla	-	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
Is	the claim subject to offest?		iano, ana otno omilia aosto	
	No	Other. Specify Credit Card or	Credit Use	
	Yes	Culcii. Opcony	<u>- , , , , , , , , , , , , , , , , , , ,</u>	
4.20	Synchrony BANK	Last 4 digits of account number	0285	\$ 1,526.00
	Creditor's Name			
	2365 Northside Dr Ste 30	When was the debt incurred?	2017-2018	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
		Contingent		
	San Diego CA 92108	Unliquidated		
l .	City State Zip Code	Disputed		
\ \ \ \ \	/ho owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation		
[Check if this claim relates to a	that you did not report as priority cla		
۱ .	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
IS	the claim subject to offest? No	- United and a control of the	N.E. demokrati	
	Yes	Other. Specify Unknown Cred	IT EXTENSION	
<u> </u>	TD BANK USA/Targetcred	Land della Marita and a construction of the co	NULL	\$ 343.00
4.21	Creditor's Name	Last 4 digits of account number	NOLE	y 040.00
	Po Box 673	When was the debt incurred?	2015-2017	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	Minneapolis MN 55440	Contingent		
	City State Zip Code	Unliquidated		
l v	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
[Debtor 1 and Debtor 2 only	Student loans.		
[At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p		
<u>Is</u>	the claim subject to offest?			
	No	Other. Specify Credit Card or	Credit Use	
1 [Yes			

Debtor 1 Don Page 29 of 64 Case Number (if known)		Ouco 10 100	D00 1 1100 00/10/10	E110104 00/10/10 11:00:10	Dood Main
	Debtor 1	Don	<u> </u>	Page 29 of 64 Case Number (if known)	

Last Name

Middle Name

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and se	o forth.	Total Claim
4.22	TidewaterCredit Services LLC/HH Gregg	Last 4 digits of account number	2165	\$ <u>1,924.83</u>
	Creditor's Name			
	6520 Indian River Road	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Ch	eck all that apply.	
	Virgina Danah VA 22464	Contingent		
	Virgina Beach VA 23464 City State Zip Code	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured clain	n:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation a	greement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans	and other similar debts	
	Is the claim subject to offest?	_		
	■ No	Other. Specify		
	L∐Yes ☐ U S DEPT OF ED/GSL/ATL		2003	* 1 279 00
4.23	Creditor's Name	Last 4 digits of account number	9083	\$ <u>1,278.00</u>
	Po Box 4222	When was the debt incurred?	2014-2017	
	Number Street	_		
		As of the data you file the claim is. Ch	and all that apply	
	-	As of the date you file, the claim is: Che	еск ан тат арріу.	
	lowa City IA 52244	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured clain	n:	Interest keeps running on most
	Debtor 1 and Debtor 2 only	Student loans.	groomant or divorce	non-dischargeable debts including student loans,
	At least one of the debtors and another	Obligations arising out of a separation a that you did not report as priority claims	greement or divorce	and other educational debts. You may owe more
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans,	and other similar debts	after the case is over than you did before filing.
	Is the claim subject to offest?		and outer outline doors	
	No	Other. Specify		
	Yes			
4.24	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number	1791	\$ <u>2,362.00</u>
	Creditor's Name		2014-2017	
	Po Box 4222	When was the debt incurred?	2017 2017	
	Number Street			
		As of the date you file, the claim is: Ch	eck all that apply.	
	Iowa City IA 52244	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured clain	n:	
	Debtor 1 and Debtor 2 only	Student loans.		Interest keeps running on most non-dischargeable debts including student loans,
	At least one of the debtors and another	Obligations arising out of a separation a	greement or divorce	and other educational debts. You may owe more
	Check if this claim relates to a	that you did not report as priority claims		after the case is over than you did before filing.
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans	and other similar debts	
	No	□ 05-1- 0-1-if.		
	Yes	Other. Specify	 -	

Schedule E/F: Creditors Who Have Unsecured Claims

Page 30 of 64 (if known) <u> ըզբլ</u>ment Debtor 1 Don

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.25 U S DEPT OF ED/GSL/ATL	Last 4 digits of account number 9088	\$ <u>2,564.00</u>
Creditor's Name	2014 2017	
Po Box 4222	When was the debt incurred? 2014-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
1 0"	Contingent	
lowa City IA 52244	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	Interest keeps running on most
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	non-dischargeable debts including student loans,
	that you did not report as priority claims	and other educational debts. You may owe more
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	after the case is over than you did before filing.
Is the claim subject to offest?	Books to period of profit of all mig plants, and other official doors	
No	Other. Specify	
Yes	Outer: opening	
4.26 U S DEPT OF ED/GSL/ATL	Last 4 digits of account number 4795	\$ 4,651.00
Creditor's Name		
Po Box 4222	When was the debt incurred? 2014-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Iowa City IA 52244	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	Interest keeps running on most
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	non-dischargeable debts including student loans, and other educational debts. You may owe more
Check if this claim relates to a	that you did not report as priority claims	after the case is over than you did before filing.
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	4700	0.705.00
4.27 U S DEPT OF ED/GSL/ATL	Last 4 digits of account number4789	\$ <u>6,725.00</u>
Creditor's Name	When was the debt incurred? 2015-2017	
Po Box 4222	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
James City.	Contingent	
lowa City IA 52244	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	Interest keeps running on most
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	non-dischargeable debts including student loans,
	that you did not report as priority claims	and other educational debts. You may owe more
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	after the case is over than you did before filing.
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similal debts	
No	Other. Specify	
Yes		

Debtor 1 Don

4.28	First Name Middle Name West Suburban Hospital	Last Name Last 4 digits of account number	\$ _700.00
	Creditor's Name PO Box 4746	When was the debt incurred? 2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carol Stream IL 60197-4746	Contingent	
		Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ιг	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?	_	
	No	Other. Specify Medical/Dental Service	
	Yes	. ,	

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Debtor 1 Don

<u> ըզբլ</u>ment

List Others to Be Notified for a Debt That You Already Listed

Clerk, Fourth Mun Div, Docket #18M4-002165	On which entry in Part 1 or Part 2 list the original creditor?
Name 1500 Maybrook Dr #236	Line4 of (Check one):
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Maywood IL 60153 City State Zip Code	Last 4 digits of account number 2165
Blitt and Gaines, PC, Bankruptcy Dept.	On which entry in Part 1 or Part 2 list the original creditor?
Name 661 Glenn Ave.	Line4 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Wheeling IL 60090 City State Zip Code	Last 4 digits of account number 2165
Clerk, First Mun Div, 2013-M1-686774	On which entry in Part 1 or Part 2 list the original creditor?
Name 50 W. Washington St., Rm. 1001	Line7 of (Check one):
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60602	Last 4 digits of account number <u>6774</u>
City State Zip Code	
Linebarger Goggan Blair &, Bankruptcy Dept. Name	On which entry in Part 1 or Part 2 list the original creditor?
PO Box 06140 Number Street	Line7 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60606 City State Zip Code	Last 4 digits of account number6774
Clerk, First Mun Div, Docket #2017-M1-112112	On which entry in Part 1 or Part 2 list the original creditor?
Name 50 W. Washington St., Rm. 1001	Line 11 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60602	Last 4 digits of account number <u>211</u> 2
City State Zip Code	
Clerk, Fourth Mun Div, Docket #18M4-003173	On which entry in Part 1 or Part 2 list the original creditor?
Name 1500 Maybrook Dr #236	Line 12 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Maywood IL 60153	Last 4 digits of account number <u>3173</u>
City State Zip Code	

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Case Number (if known) **Document** Don Debtor 1 Last Name Kohn Law Firm, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Line __12_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 735 N Water St. Ste 1300 Part 2: Creditors with Nonpriority Unsecured Claims Number Last 4 digits of account number ____ 3173 ___ WI 53202 Milwaukee State Zip Code Clerk, First Mun Div, 2009-M1-711598 On which entry in Part 1 or Part 2 list the original creditor? Line __13 _ of (Check one): Part 1: Creditors with Priority Unsecured Claims 50 W. Washington St., Rm. 1001 Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60602 Last 4 digits of account number ____ 1598 Chicago City State Zip Code Clerk, First Mun Div, 2009-M1-701226 On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 14 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number II 60602 Last 4 digits of account number _____ 1226_____ Chicago State Zip Code City Clerk, Law Division, 2014-L-003186 On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Part 1: Creditors with Priority Unsecured Claims Line 16 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60602 Chicago Last 4 digits of account number ____ 3186 State Zip Code Clerk, Fourth Mun Div, Docket #18M4-002165 On which entry in Part 1 or Part 2 list the original creditor? Name 1500 Maybrook Dr #236 Part 1: Creditors with Priority Unsecured Claims Line 22 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street Maywood IL 60153 Last 4 digits of account number _____ 2165_____ State Zip Code City Blitt and Gaines, PC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name Line 22 of (Check one): Part 1: Creditors with Priority Unsecured Claims 661 Glenn Ave. Part 2: Creditors with Nonpriority Unsecured Claims Number Street Last 4 digits of account number _____2165 60090 Wheeling City State Zip Code

Official Form 106E/F

Case 18-26438 Doc 1 Filed 09/19/18 Entered 09/19/18 17:00:13 Desc Main Page 34 of 64 Case Number (if known) <u> ըզբլ</u>ment

Don Debtor 1

Add the Amounts for Each Type of Unsecured Claim

Add the am	ounts for each type of unsecured claim.			
			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	4,800.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	4,800.00
			Total claim	
Total claims	6f. Student loans	6f.	\$	17,580.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	29,392.74
	6j. Total. Add lines 6f through 6i.	6j.	\$	46,972.74

Fi	ll in this in	Caso 19 26 Formation to identify y	SA29 Doc 1 Filo.	d 00/10/19		ed 09/19/18 17:00 5 of 64	0:13	Desc Main	
		_		Duaklay		3 01 04			
D	ebtor 1	Don First Name	Middle Name	Buckley Last Name	-				
D	ebtor 2	Shundale	MehealaniJannie	Connor	_				
(S	pouse, if filing)	First Name	Middle Name	Last Name					
U	nited States	Bankruptcy Court for the :	NORTHERN_ District of <u>ILLIN</u>	OIS (State)					
	ase Number f known)							Check if this i amended filin	
Off	icial Fo	orm 106G						amenaea min	9
			Contracts and Un	exnired I ea	202				12/15
nfori addit 1. [[mation. If n ional page: Do you hav No. Ch Yes. Fill	nore space is needed, s, write your name and e any executory controlled this box and submit in all of the information ely each person or colled	ible. If two married people are copy the additional page, fill it d case number (if known). Facts or unexpired leases? It this form to the court with your in below even if the contracts or impany with whom you have the phone). See the instructions for	other schedules. Y leases are listed in e contract or lease	ontries, and a	ing else to report on this form B: Property (Official Form 10 what each contract or lease	e top of an m. D6A/B) e is for (fo	or	
	nexpired le		you have the contract or lease			State what the contrac	t or lease	e is for	
2.1					_				
	Name								
	Number	Street			_				
	City		State Zip Code		_				
2.2									
	Name				_				
	Number	Street			_				
	City		State Zip Code						
2.3					_				
	Name								
	Number	Street							
	City		State Zip Code		_				
	1								
2.4					_				
	Name				_				
	Number	Street							
	City		State Zip Code		_				
2.5									
	Name				_				
	Number	Street			_				

State Zip Code

City

Official Form 106G

Fill in this in	formation to identif	y your case:	
Debtor 1	Don		Buckley
	First Name	Middle Name	Last Name
Debtor 2	Shundale	MehealaniJannie	Connor
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of <u>ILLIN</u>	NOIS_
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1.	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)					
	١	No.				
		⁄es				
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include						
	Arizo	zona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)				
	=	No. Go to lin				
	\ ا	∕es. Did you ∏ No	ır spouse, former spouse, or le	egal equivalent live with	you at the time?	
			which community state or terri	tory did you live?		Fill in the name and current address of that person.
		Name of yo	our spouse, former spouse or legal equi	valent		
		Number	Street			
		City		State	Zip Co	de
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D,						our spouse is filing with you. List the person
						(Official Form 106G). Use Schedule D,
	Sche	edule E/F, or	Schedule G to fill out Colun	ın 2.		
	Co	olumn 1: You	ır codebtor			Column 2: The creditor to whom you owe the debt
						Check all schedules that apply:
3.1	J -					Schedule D, line
	N	ame				Schedule E/F, line
	N	lumber	Street			Schedule G, line
	C	City		State	Zip Code	
3.2	ا ا					Schedule D, line
	_ N	ame				Schedule E/F, line
	N	lumber	Street			Schedule G, line
	C	City		State	Zip Code	
3.3						Schedule D, line
	N	ame				Schedule E/F, line
	N	lumber	Street			Schedule G, line
	C	City		State	Zip Code	

Official Form 106H Record # 786690 Schedule H: Your Codebtors Page 1 of 1

Fill in this information to identify your case:						
Debtor 1	Don		Buckley			
	First Name	Middle Name	Last Name			
Debtor 2	Shundale	MehealaniJannie	Connor			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for th	ne : <u>NORTHERN DISTRICT OF ILLI</u>	INOIS			
Case Number (If known)						

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed X Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Bus Driver		Unemployed
	Occupation may Include student or homemaker, if it applies.	Employers name	СТА		
		Employers address	567 W. Lake St. 7t	h Floor	
			Chicago, IL 60661		
		How long employed there?	Since 5/1/2005		
Par	tt 2: Give Details About Monthly	v Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ne date you file this form. If you have more than one employer, combi	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	 List monthly gross wages, salary and commissions (before all payrol deductions). If not paid monthly, calculate what the monthly wage would 		•	\$6,859.93	\$0.00
3.	Estimate and list monthly overting	nthly overtime pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$6,859.93	\$0.00

 Official Form 106I
 Record # 786690
 Schedule I: Your Income
 Page 1 of 2

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Don

Middle Name

Debtor 1

First Name

Document

Last Name

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Case Number (if known) _

For Debtor 1 For Debtor 2 or non-filing spouse \$6,859.93 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 5a \$1,572.02 5b. Mandatory contributions for retirement plans 5b. \$823.88 \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. 5d. Required repayments of retirement fund loans \$0.00 \$0.00 5d. \$702.09 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 \$0.00 5f 5g. Union dues 5g. \$148.59 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. \$3,246.58 \$0.00 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$3,613.35 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends \$0.00 \$0.00 8b. Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$200.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: 8h. \$0.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$200.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$3,613.35 \$200.00 \$3,813.35 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$3,813.35 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No. Yes. Explain:

Fill in this	information to identify yo	our case:				
Debtor 1	Don		Buckley	Check if this i	s:	
	First Name	Middle Name	Last Name	An amer	nded filing	
Debtor 2	Shundale	MehealaniJannie Middle Name	Connor Last Name	A supple	ement showing pos	t-petition chapter 13
(Spouse, if filing)				income a	as of the following	date:
United State	es Bankruptcy Court for the : _	NORTHERN DISTRICT OF ILLII	NOIS	 MM / DD) / YYYY	
Case Numb (If known)	er				,,,,,,,	
O.(1 L	400 l			☐ A separa	ate filing for Debtor	2 because Debtor 2
Official I	Form 106J			☐ maintain	is a separate hous	ehold.
Schedu	le J: Your Ex	penses				12/15
-		ble. If two married people are sheet to this form. On the top				
Part 1:	Describe Your Household					
	Go to line 2. Does Debtor 2 live in a X No.	separate household? st file a separate Schedule J.				
2. Do you	have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not Debtor	list Debtor 1 and 2.	X Yes. Fill out this in each dependent		Debtor 1 or Debtor 2	age	with you?
		each dependent		Daughter	15	X Yes
names.	state the dependents'					No
				Son	13	X Yes
						Yes
						X No
						Yes
						X No
						Yes
expens	r expenses include es of people other than If and your dependents?	X No Yes				
Part 2:	Estimate Your Ongoing M	onthly Expenses				
-		ankruptcy filing date unless y	-	• • • • • • • • • • • • • • • • • • • •		
expenses as the applicabl		uptcy is filed. If this is a supp	lemental <i>Schedule J</i> , check	the box at the top of the	form and fill in	
	•	ash government assistance if	•			.,
of such assis	stance and have included	d it on Schedule I: Your Incon	ne (Official Form 106l.)			Your expenses
4. The re	ntal or home ownership	expenses for your residence.	Include first mortgage paym	ents and		
	nt for the ground or lot.				4.	\$1,522.00
	ncluded in line 4:					20.00
	teal estate taxes				4a.	\$0.00
	roperty, homeowner's, or				4b.	\$0.00
	lome maintenance, repair				4c.	\$50.00
4d. H	lomeowner's association (or condominium dues			4d.	\$0.00

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Last Name

Middle Name

Don

First Name

Debtor 1

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			Your expenses	
5.	Additional Mortgage payments for your residence, such as home equity loans	- 5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$225.00
	6b. Water, sewer, garbage collection	6b.		\$60.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$390.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$800.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$120.00
10.	Personal care products and services	10.		\$80.00
11.	Medical and dental expenses	11.		\$40.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$336.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$50.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$75.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 786690 Schedule J: Your Expenses Page 2 of 3 Case 18-26438 Doc 1 Filed 09/19/18 Entered 09/19/18 17:00:13 Desc Main Document Page 41 of 64

Don Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$55.00 21. Other. Specify: ___Pet Care (\$50.00), Postage/Bank Fees (\$5.00), 21. \$3,803.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,813.35 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,803.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$10.35 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 786690 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to identify	y your case:	
Debtor 1	Don		Buckley
	First Name	Middle Name	Last Name
Debtor 2	Shundale	MehealaniJannie	Connor
(Spouse, if filing)	First Name	Middle Name	Last Name
-		ne: <u>NORTHERN</u> _ District of _ <u>ILLIN</u>	
Case Number (If known)	Г		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you hav or agree to hav someone who is NO	DT an attorney to help you fill out bankruptcy forms?
No	an attended to help you am out building forms.
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have re correct.	ad the summary and schedules filed with this declaration and that they are true and
/s/ Don Buckley Signature of Debtor 1	/s/ Shundale MehealaniJannie Connor Signature of Debtor 2
Signature of Debtor 1	Signature of Debiol 2
Date 09/07/2018	Date _ 09/07/2018
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to identi	fy your case:	
Debtor 1	Don		Buckley
	First Name	Middle Name	Last Name
Debtor 2	Shundale	MehealaniJannie	Connor
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		he: <u>NORTHERN</u> District of _ <u>ILLIN</u>	(State)

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.						
P	It 1: Give Details About Your Marital Status and Where Yo	ou Lived Before					
01.	What is your current marital status?						
	Married						
	Not married						
02	During the last 3 years, have you lived anywhere other tha	n where you live now	n				
	No.Yes. List all of the places you lived in the last 3 years. Do	not include where vo	nu live now				
		The morade where ye	a we now.				
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2			
03	Within the last 8 years, did you ever live with a spouse or I	lived there	community property state or territory? (Community	lived there			
	property states and territories include Arizona, California,						
	and Wisconsin.) No.						
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).					
P	Explain the Sources of Your Income						

Case 18-26438 Doc 1 Filed 09/19/18 Entered 09/19/18 17:00:13 Desc Main Document Page 44 of 64 Debtor 1 Don Buckley Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, From January 1 of current year until \$65,541 \$0 bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$65,452 \$0 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$65,000 Wages, commissions, \$0 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Don Buckley Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments US BANK HOME Mortgage 4801 \$ 134,588 Monthly \$ 4.533 Mortgage Car Frederica St Owensboro KY Credit card 42301 Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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ebtor 1	Don	Buckley	Case Number (if known)	
	First Name Middle Name	Last Name		
Lis	thin 1 year before you filed for bankruptcy, it all such matters, including personal injury difications, and contract disputes.			ort or custody
	No.			
	Yes. Fill in the details.			
		Nature of the case	Court or agency	Status of the case
	Capital One Bank VS Don Buckley	Collection	Cook County, IL	Pending Pending
	CASE NUMBER#18M42735	-		On appeal
		-		Concluded
		-		
	Midland Funding Llc VS Don Buckley	Collection	Cook County, IL	_
	CASE NUMBER#18M43173	-		On appeal
		-		Concluded
		-		
	Tidewater Credit Services Llc VS Don	Collection	Cook County, IL	Pending
	Buckley	_ Ouiconon		П от така
	CASE NUMBER#18M42165	-		П
	CAGE NOMBERT TOWAY 100	-		
		-		
	thin 1 year before you filed for bankruptcy,		ed, foreclosed, garnished, attached, seize	d, or levied?
Ch	eck all that apply and fill in the details below	W.		
	No. Go to line 11			
	Yes. Fill in the information below.			
	thin 90 days before you filed for bankrupt refuse to make a payment because you o		ank or financial institution, set off any an	nounts from your accounts
	No. Go to line 11			
	Yes. Fill in the information below.			
	thin 1 year before you filed for bankruptcy urt-appointed receiver, a custodian, or an		possession of an assignee for the benefi	t of creditors, a
	No.			
	Yes.			
Part	List Certain Gifts and Contributions			
	thin 2 years before you filed for bankrupt	cy, did you give any gifts with a to	tal value of more than \$600 per person?	
	No.			
_	Yes. Fill in the details for each gift.			
	thin 2 years before you filed for bankrupt	cy, did you give any gifts or contri	butions with a total value of more than \$	600 to any charity?
	No.			
_	Yes. Fill in the details for each gift.			
_	·			
Part	List Certain Losses			
	thin 1 year before you filed for bankruptc mbling?	y or since you filed for bankruptcy	, did you lose anything because of theft,	fire, other disaster, or
	No.			
	Yes. Fill in the details for each gift.			
_				

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Page 47 of 64 Document Don Buckley Case Number (if known) _ Debtor 1 First Name Middle Name Last Name **List Certain Payments or Transfers** Part 7: Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ∏ No. Yes. Fill in the details Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. From \$1,050.00 05/19/2018 55 E. Monroe Street #3400 09/07/2018 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2018 \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No. Yes. Fill in the details.

instrument

Type of account or

Date account was

or transferred

closed, sold, moved.

Last 4 digits of account number

Last balance before

closing or transfer

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Debtor	r 1	Don		Buckley	Case Number (if known)	
		First Name	Middle Name	Last Name		
	_		ave within 1 y	year before you filed for bankruptcy, any	safe deposit box or other depository for s	securities,
'	cash	n, or other valuables?				
	1	No.				
		Yes. Fill in the details.				
				Who else had access to it?	Describe the contents	Do you still have it?
22	Have	e you stored property in a s	storage unit o	or place other than your home within 1 ye	ar before you filed for bankruptcy?	
	1	No.	_			
	=	Yes. Fill in the details.				
	ш '			Who else has or had access to it?	Describe the contents	Do you still
						have it?
Pa	art 9:	Identify Property You Ho	old or Control	for Someone Else		
	-	you hold or control any pro someone.	perty that so	meone else owns? Include any property	ou borrowed from, are storing for, or ho	d in trust
	1	No.				
		Yes. Fill in the details.				
				Where is the property?	Describe the property	Value
	- 40	Give Details About Envi	ronmental Infe	ormation		
	rt 10	*				
For t	the p	ourpose of Part 10, the folio	wing definiti	ons apply:		
III E	Envir	ronmental law means any f	ederal, state,	or local statute or regulation concerning	pollution, contamination, releases of	
				naterial into the air, land, soil, surface wat	· · · - · · · · · · · · · · · · · · · · · · ·	
"	nciu	ding statutes or regulations	s controlling	the cleanup of these substances, wastes	, or material.	
		means any location, facility used to own, operate, or ut		as defined under any environmental law ling disposal sites.	whether you now own, operate, or utilize	
		rdous material means anyt tance, hazardous material,	_	ronmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic	
Repo	ort a	II notices, releases, and pro	oceedings th	at you know about, regardless of when th	ney occurred.	
24	Has	any governmental unit not	ified you that	you may be liable or potentially liable ur	der or in violation of an environmental la	w?
	1		-			
	=	Yes. Fill in the details.				
	ш	res. I ili ili tile details.		Governmental unit	Environmental law, if you know it	Date of notice
					. •	
25	Have	e you notified any governm	ental unit of	any release of hazardous material?		
	1	No.				
	□ `	Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
26	Have	e you been a party in any ju	udicial or adn	ninistrative proceeding under any environ	nmental law? Include settlements and ord	lers.
		No.				
	=	Yes. Fill in the details.				
	_			Court or agency	Nature of the case	Status of the case
		_				
Par	rt 11:	Give Details About Your	Business or C	Connections to Any Business		
27	With	nin 4 years before you filed	for bankrunt	cy, did you own a business or have any o	of the following connections to any busin	ess?
		_ `	•	a trade, profession, or other activity, eitl	-	
		= ' '		any (LLC) or limited liability partnership (•	
		A partner in a partnersh		, , , , , , , , , , , , , , , , , , ,	,	
		An officer, director, or m	•	cutive of a corporation		
	An owner of at least 5% of the voting or equity securities of a corporation					

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Debtor 1	Don		Buckley	Case Number (if known)
	First Name	Middle Name	Last Name	· /
	No. None of the abo	ve applies. Go to Part 12.		
	Yes. Check all that a	apply above and fill in the det	ails below for each business.	
	thin 2 years before y titutions, creditors, o		you give a financial statemen	nt to anyone about your business? Include all financial
	No.			
	Yes. Fill in the detail	S.		
		Date iss	eued	
Part 12	Sign Below			
×	/s/ Don Buckley Signature of Debtor	1		lale MehealaniJannie Connor of Debtor 2
	Signature of Debtor	1	Signature	n Debiol 2
	Date 09/07/2018		Date <u>09/</u>	07/2018
	MM / DD / `	YYYY	MM	/ DD / YYYY
Did y	you attach additiona	I pages to Your Statement of	f Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did y	you pay or agree to p	pay someone who is not an	attorney to help you fill out b	ankruptcy forms?
	No			
□`	Yes. Name of persor	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this in	Caso 18 3 formation to identify	26429 Doc 1 File y your case:	d 00/10/19	Entered 09/19/18 17:00:13 0 of 64	Desc Main	
Debtor 1	Don		Buckley			
	First Name	Middle Name	Last Name			
Debtor 2	Shundale	MehealaniJannie	Connor			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Case Number (If known)	· <u>-</u>	e : <u>NORTHERN</u> District of <u>ILLIN</u>	(State)		Check if this is an amended filing	
		ion for Individuals	Filing Unde	er Chapter 7		12/15
f you are an inc	dividual filing under	chapter 7, you must fill out this	form if:			
■ creditors hav	e claims secured by	your property, or				
■ you have leas	sed personal proper	ty and the lease has not expired				
You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,						
whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.						
f two married p	eople are filing toge	ther in a joint case, both are equ	ually responsible fo	r supplying correct information.		
Both debtors m	ust sign and date th	e form.				
Be as complete	and accurate as pos	ssible. If more space is needed,	attach a separate s	heet to this form. On the top of any additional p	ages,	
write your name and case number (if known).						

vrite your name and case number (if known).

Part 1:

List Your Creditors Who Have Secured Claims

Identify the eredit	or and the property that is collateral	What do you intend to do with the property that	Did you claim the property
identity the credit	or and the property that is conateral	secures a debt?	as exempt on Schedule C?
Creditor's name: Description of property securing debt:	US BANK HOME Mortgage 245 S 21st Ave Maywood IL 60153 - Primary Residence	 ☐ Surrender the property ☐ Retain the property and redeem it ☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]: 	■ No □ Yes
Creditor's name:	US BANK HOME Mortgage	Surrender the property Retain the property and redeem it	□ No ■ Yes
Description of property securing debt:	245 S 21st Ave Maywood IL 60153 - Primary Residence	Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	_
Creditor's name: Description of property securing debt:		 ☐ Surrender the property ☐ Retain the property and redeem it ☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]: 	□ No □ Yes
Creditor's name: Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	 □ No □ Yes

Case 18-26438

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Don First Name

100	74	

List Your Unexpired Personal Property Leases

	dule G: Executory Contracts and Unexpired Leases (Official Form 10 red leases are leases that are still in effect; the lease period has not you the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□No
Description of leased property:		Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		∐Yes
Lessor's name:		□No
Description of leased property:		☐Yes
Lessor's name:		□No
Description of leased property:		Yes
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicated my intention personal property that is subject to an unexpired lease.	n about any property of my estate that secures a debt and any	
/s/ Don Buckley Signature of Debtor 1	/s/ Shundale MehealaniJannie Connor Signature of Debtor 2	
Date Dated: 09/07/2018	Date _ Dated: 09/07/2018	

MM / DD / YYYY

MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

-	
n	ro

Don Buckley and Shundale MehealaniJannie Connor / Debtors			Case No:		
			Chapter:	Chapter 7	
	npensation p	DISCLOSURE OF COME of 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) aid to me within one year before the filing of the rendered on behalf of the debtor(s) in contents.	he petition in bankruptcy, or	ney for the abov	e named debtor(s) and that I to me, for services
	For legal s	services, I have agreed to accept	\$1,000.00		
	Prior to th	e filing of this statement I have received	\$1,050.00		
	Balance D	due	\$0.00		
	Post Case-	-Filing Work Pre-Paid:	\$50.00		
 3. 	Debt	tor(s) Other: (specify) of compensation to be paid to me is: Otor(s) Other: (specify)			
4.		e not agreed to share the above-disclosed comp law firm.	ensation with any other person	on unless they ar	e members and associates
5.	of my attach	e agreed to share the above-disclosed compensations. A copy of the agreement, together wheel. Our the above-disclosed fee, I have agreed to ren	with a list of the names of the	e people sharing	in the compensation, is
	case, includ			•	. •
	bankr	rsis of the debtor's financial situation, and rend uptcy; ration and filing of any petition, schedules, star			
6.		ent with the debtor(s), the above-disclosed fee IOT include any work done post-filing.	does not include the following	ng service:	
		I certify that the foregoing is a complete payment to me for representation of the debto Date: 09/11/2018	or(s) in this bankruptcy proce	-)T
		Date	Signature of Attorney		

Record # 786690 Page 1 of 1

Geraci Law L.L.C. Name of law firm

Case 18-26438 Geraci Land 4.694.9 Inois Indiana Wissans Inc. 100:13 Desc Main Headquarters: 55 E. Monroe Street, #3400 Chiegon Act of Street and Connect WWW.INFOTAPES.COM

Date: 5/19/2018 Consultation Attorney: FCH Record #: 786-690



Retainer Agreement Chapter 7 - Prefiling - Agreement to pay for pre-filing services

I retain Geraci Law L.L.C. to represent me in a Chapter 7 Bankruptcy proceeding from now until discharge. For services before filing my
bankruptcy petition in court, I agree to pay a Pre-filing services Flat Fee of \$ <u>1,000.00</u> at \$ {} today,
\$ {} per {} starting {} and \${} by debit only. I will obtain from
{} within 60 days of today. Bankruptcy is time-sensitive. After filing in court, any balance on the
pre-filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge.
The flat fee for work before filing pays for all work necessary to file this bankruptcy petition in court. Excluded: appearance in
non-bankruptcy court or proceeding; taking calls from your creditors or collectors. Advantage of "flat fee", rather than hourly: you know in
advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed at
hourly rates of \$75 -\$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Advance Payment
Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client
trust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we
have found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing,
payments reimburse costs first, then fees. We may advance costs after filing.
Prepayment for services after filing: If you decide to pay, before filing in court, any amount in excess of the pre-filing Flat Fee, that will be applied to
the Flat Fee for post-filing services first, and then to costs. All fees become our property on payment and will be deposited into our operating account.
Excluded from Flat Fee: If you pre-pay for post filing services, the following are not included in the Estimated Flat Fee after filing, and will be charged
at \$75-450 per hour: missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss, for
enlargement of time; contested matters such as objections to exemptions; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance in adversary proceedings or other courts will be billed at hourly rates.
After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filing with the Clerk, until case
closing to be \$1,700.00 plus \$335 Court cost reimbursement if applicable total: \$2,035.00 . The same services listed in the paragrah
above are not included in the Flat Fee for services after filing.
Payment by you for any post-filing services is entirely voluntary: Even if you refuse or are unable to pay us for post-filing services, we will
perform all flat fee services through discharge. We will not withdraw for non-payment of flat fee services such as appearing at the first meeting of creditors
and reaffirmations. For services that are not included in the Estimated Flat Fee after filing, we will represent you unless we ask the Court for leave to
withdraw as your attorney or unless local rules do not require us to represent you, such as in an adversary proceeding. A separate agreement may be
required in order to create any obligation to pay us for services and costs after filing, or for Additional Fees. The Bankruptcy Code allows you to pay us
voluntarily after filing, but we prefer a written agreement so there are no misunderstandings.
Pre-filing Termination. Pre-filing, if you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my
petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above.
We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection, State Bar of Wisconsin, P.O. Box 7158, Madison,
Wilten notice of the dispute. You may file a claim with the wisconsin Lawyers Fund for Client Protection, State Bar of Wisconsin, P.O. Box 7136, Madison, WI 53707 if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding
WI 30/07 If the we fall to provide a refund of unearried advanced rees. If you dispute the amount of the ree and want that dispute to be submitted to binding

arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration. Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts

after filing including HOA dues; other debts listed in your info folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts and assets on my bankruptcy petition as of the date I sign it. I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN IT

AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.

rev 180501

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Don Buckley and Shundale MehealaniJannie Connor / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/07/2018 /s/ Don Buckley

Don Buckley

X Date & Sign

Dated: 09/07/2018 /s/ Shundale MehealaniJannie Connor

Shundale MehealaniJannie Connor

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 55 of 64 In re Don Buckley and Shundale MeheafaniJannie Connor / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 786690 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

Page 56 of 64 In re Don Buckley

Page 2 deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/07/2018	/s/ Don Buckley
	Don Buckley
Dated: 09/07/2018	/s/ Shundale MehealaniJannie Connor
	Shundale MehealaniJannie Connor
Dated: 09/11/2018	/s/ Andrew B. Nelson
	Attorney: Andrew B. Nelson

786690 Form B 201A. Notice to Consumer Debtor(s) Record # Page 2 of 2 Case 18-26438 Doc 1 Filed 09/19/18 Entered 09/19/18 17:00:13 Desc Main Document Page 57 of 64

Buckley Case Number (if known) Don Debtor 1 Middle Name Last Name **Answer These Questions for Reporting Purposes** Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? **25,001-50,000** 1,000-5,000 1-49 18. How many creditors do 50,001-100,000 5,001-10,000 you estimate that you **50-99** ☐ More than 100,000 10,001-25,000 owe? **100-199** 200-999 □\$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million \$0-\$50,000 How much do you **□**\$1,000,000,001-\$10 billion □ \$10,000,001-\$50 million **\$50,001-\$100,000** estimate your assets to □\$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million be worth? \$100,001-\$500,000 ☐More than \$50 billion □ \$100,000,001-\$500 million ☐ \$500,001-\$1 million ☐ \$500,000,001-\$1 billion ☐ \$1,000,001-\$10 million \$0-\$50,000 20. How much do you \$1,000,000,001-\$10 billion \$10,000,001-\$50 million estimate your liabilities \$50,001-\$100,000 □ \$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million \$100,001-\$500,000 to be? ☐ More than \$50 billion ☐ \$100,000,001-\$500 million □ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Executed on

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	formation to identify		Buckley
Debtor 1	Don First Name	Middle Name	Last Name
Debtor 2	Shundale	MehealaniJannie	Connor
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		ie: <u>NORTHERN</u> District of <u>ILLIN</u>	NOIS (State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
No	·			
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
Under penalty of perjury, I declare that I have read the summary and schedules file	ed with this declaration and that they are true and			
correct.	\wedge			
Signature of Debtor 1	dale Connz			
Date : 1 / 7 /2018 Date : 1 / MM / DD / YYYY	/			

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Buckley Case Number (if known) _ Don Debtor 1 First Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued Part 12: I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No

. Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

Yes. Name of person _

Don Debtor 1

®boocument

First Name Middle Name Last Name	
Part 2: List Your Unexpired Personal Property Leases	
or any unexpired personal property lease that you listed in Schedule G: Executory Contracts and l	
ill in the information below. Do not list real estate leases. Unexpired leases are leases that are still i	
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11	U.S.C. § 305(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
	Yes
Description of leased property:	
Lessor's name:	□ No
Description of leased	
property:	
Lessor's name:	□No
	Yes
Description of leased property:	
F. 26.2.3.	
Lessor's name:	No
Description of leased	□Yes
property:	
Lessor's name:	□No
Lessor's fidule.	
Description of leased	_
property:	
Lessor's name:	□No
	Yes
Description of leased property:	
Lessor's name:	□No
	Yes
Description of leased property:	
property.	

Part 3:

Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Signature of Debtor 1

Date Dated: 9/7/20(8

Case 18-26438 DISCLAIMER Debtors have lead app agree: Desc Main

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
 a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferree will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 9 / 1 /2018

Dated: <u>/ / /</u>/2018

n Buckley

Shundale MehealaniJannie Connor

X Date & Sign

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Don Buckley and Shundale MehealaniJannie Connor / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNI	DER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AN	ID CORRECT.
Dated: <u>7</u> /2018	Don Buckley	X Date & Sign
Dated: <u>9 /7</u> /2018	Shundale Connuc Shundale MehealaniJannie Connor	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Buckley Case Number (if known) Debtor 1 Don Middle Name Last Name First Name Column A Column B Debtor 2 or Debtor 1 non-filing spouse \$0.00 \$0.00 8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:.... For you For your spouse Pension or retirement income. Do not include any amount received that was a \$0.00 \$0.00 benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 0.00 \$0.00 \$200.00 0.00 10b. Other Government Assistance, \$0.00 \$200.00 10c. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$7,790.92 \$200.00 \$7,990.92 column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: \$7,990.92 x 12 Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. 12b \$95,891.04 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. IL Fill in the number of people in your household. 4 \$96.485.00 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. It in e 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing re, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Don Buckley Shundale MehealaniJannie Connor Date:: 9 / 7 /2018 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

Form B 201A, Notice to Consumer Debtor(s)

In re Don Buckley and Shundale MehealaniJannie Connor / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filling fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 9 /7 /2018

Don Buckley

X Date & Sign

X Date & Sign

Shundale MehealaniJannie Connor

Dated: 9 / 1 /2018

Cendrappellon

Attorney: Andrew B, Nelson